

TIAA-CREF Assistance

Schedule one-on-one retirement counseling with a TIAA-CREF Representative Tuesdays on the Stillwater campus 106M Whitehurst www.tiaa-cref.org/moc or call TIAA-CREF at 1-800-842-2006. Review your TIAA-CREF account selections and make changes by contacting TIAA-CREF at www.tiaa-cref.org/okstate or by calling 1-800-842-2776.

Mark Your Calendar!
Staff Appreciation Day
Thursday, April 12, 2007
Location: Willard Lawn

Insurance Terminology: In-Network vs. Out-of-Network

Any managed care health insurance plan has contractual agreements with healthcare providers, including hospitals. These providers offer a reduced fee to the insurance company because they anticipate a certain volume of business. Those with contracts are "in-network." By using a network provider, you will save money. If you use a non-network provider, you may have higher co-payment and coinsurance expenses. In addition, you may have to pay the difference between the contract fee (that the insurance pays to network providers) and the amount that the non-network provider charges. Your insurance company will either provide a list of network providers or make a website available so that you can identify network providers.

Training Opportunities

Seminars

Jan 11	Sexual Harassment/Gender Discrimination Policy Training
Jan 11	Library Highlights (<i>Exclusive to ALP</i>)
Jan 16	OSU's Research Enterprise and Grant Basics
Jan 17	AIRS, FRS Accounts and Data Request
Jan 17	The University Culture
Jan 18	HR and the Law: The Employment Relationship
Jan 18	HR and the Law: Federal Laws and Supervisory Responsibilities
Jan 23	Purchasing Card Training
Jan 24	How to Overcome Negativity
Jan 24	Endnote Training - Beginners
Jan 25	Endnote Training - Beginners
Jan 25	Grant Management Policies
Jan 25	FISH! Philosphpy: How to Catch a World Famous Attitude

Computer Training

Jan 2	Desire 2 Learn
Jan 3	Desire 2 Learn
Jan 4	Desire 2 Learn
Jan 5	Desire 2 Learn
Jan 16	Dreamweaver
Jan 16&17	PowerPoint Level 1
Jan 17	PHP Level 1
Jan 18&19	Excel Level 1
Jan 22&23	Word Level 1
Jan 23	Basic Personal Computer Introduction
Jan 24	PHP Level 2
Jan 25	HTML Introduction
Jan 25	Outlook
Jan 26	FrontPage
Jan 29&30	Access Level 1
Jan 30	Intro to Flash
Jan 31	PHP Level 3

For a description of the classes, go to www.okstate.edu/osu_per/hr/training.html Training Services, (405) 744-5374



News You Can Use!

Important Information for Employees of Oklahoma State University

January 2007

Plan Ahead if Applying for TIAA-CREF Distribution

Effective July 1, 2006, OSU employees were given the opportunity to apply for loans, hardship withdrawals and in-service withdrawals from OSU retirement DCP and ARP plans if plan balances and situations meet the requirements. You are not eligible for more than two active loans, and to be eligible for any withdrawal from an ARP account, you must have completed two years of contributions into your account.

Additional details regarding these distribution options are in the employee handout, *OSU Retirement Plan Distribution Options – DCP and ARP Plans* available at www.okstate.edu/osu_per/benefits/infosheets.html.

TIAA-CREF has notified us that at the present time it takes at least three weeks to approve and execute a withdrawal. If you are aware that you need a withdrawal, we suggest you contact the TIAA phone counseling center (800-842-2776) to start the processing time. Employee Services, (405) 744-5449, will be glad to work with you if you have an extraordinary situation.

New Benefits Plan Year for Health Care Insurance

A new benefits plan year begins each January for HealthChoice Standard participants with a new \$500 annual deductible. If you have more than three people covered in your family, monitor claims to be sure that you are not charged more than \$1000 (family deductible) in a given year. This is true even if your spouse is covered by HealthChoice through another employer. Inform HealthChoice that your spouse is covered elsewhere and you wish to be treated as a family unit.

Also, remember that a new *Statement of Claim* form must be completed on the first claim each plan year for each family member. Failure to provide the claim form may result in a delay. This once-a-year form provides current information on each covered family member.

The *Statement of Claim* form is available at www.healthchoiceok.com under *Site Map*, then *Forms and Applications*.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.

Carefully Review First Payroll Advice of the Year

Employees can use *Web for Employees* to verify benefits coverage online at their convenience. Please compare your December and January payroll advices to make sure that benefit deductions for the new calendar year are correct. If you find an error, contact Employee Services immediately, (405) 744-5449, 106 Whitehurst.

**Retirement Reception for
Sandy Barth
Friday, January 5, 2007
Willard Living Room
4pm to 6pm**

*Please join us at this
come-and-go reception*

Problems logging in to your MBI Debit Card Account Online?

Software that blocks pop-up windows can prevent you from logging in to the MBI debit card website. If you use such software, you need to disable it for this site. If you have tried disabling and you are still having problems, you may manually turn off your pop-up blocker by holding down the CTRL key and simultaneously clicking the icon to enter the cardholder login. Doing this will only disable your pop-up blocker for this one particular action so you may need to hold down the CTRL key again when you enter your specific login information.

Questions? Call PBS customer service at 1-800-800-0133 or you may attempt to log in again at www.mbicard.com.

Flexible Benefits MBI Debit Cards

If you participated in the unreimbursed medical plan during 2006, you need to keep your MBI debit card(s) to use in 2007. If you elected to participate in the unreimbursed medical plan in 2007, you should have received an MBI debit card in the mail. The MBI debit card allows you to pay for some eligible health care products and services at the point of sale without submitting claim forms and waiting for reimbursement. The debit card will cover most expenses currently allowed under the medical reimbursement account. The debit card will work at any medical, dental and vision provider that accepts MasterCard.

It is important to ask for a receipt, just as you would if you were submitting a paper claim form. Additional documentation will be requested in some cases by PBS in order to confirm the eligibility of some debit card purchases. Documentation may also be required by the Internal Revenue Service during an individual audit.

If you have not received your card, call PBS, 1-800-800-0133 x266. To request an additional card or a card for a spouse, forms are available at www.okstate.edu/osu_per/benefits/FSA_SpouseCard_0905.pdf. In the meantime, you can submit a paper claim form.

2006 Flexible Benefits Reimbursement Reminder

If you had a flexible spending account in 2006, the deadline to submit eligible expense receipts is March 31, 2007.

Receipts may be submitted to *Planned Benefit Systems* for reimbursement up to your goal amount. Any non-reimbursed money remaining in your account will be forfeited which means it is unavailable for reimbursement.

OSU Holidays

OSU employees receive 12 paid holidays per year. The 2007 OSU holidays are as follows:

- Monday, January 1 - New Year
- Monday, January 15 - Martin Luther King Day
- Monday, May 28 - Memorial Day
- Wednesday, July 4 - Independence Day
- Monday, September 3 - Labor Day
- Thursday and Friday, November 22-23 - Thanksgiving
- Monday, December 24, through Monday, December 31* - Winter Break

*Monday, December 31 is a mandatory leave day.

The *University Holidays* Policy and Procedure Letter, 3-0709, can be found at www.okstate.edu/osu_per/policy_proced.htm.

OSU Policy and Procedure Letter 3-0709, *University Holidays*, requires a committee consisting of faculty and staff to meet with the Vice President for Administration and Finance to verify the holiday schedule for the next

Still Time to Participate in the Health Care Survey

Benefits-eligible employees have the opportunity to complete a brief, on-line health care survey. The purpose of the survey is to assess coverage status of dependents and possible reasons for "no coverage".

If you are a benefits-eligible employee and have not yet completed this brief survey, go to www.okstate.edu/osu_per/healthsurvey.htm. Your identity is not tracked within the system. The survey will be electronically tabulated with no reference back to individual employees.

fiscal year and make recommendations for the following two years.

The committee recommended that December 31, 2007, be declared a day of mandatory leave. The committee agreed that notification, almost three years in advance, is adequate for employees to plan and accumulate the requisite eight hours of annual leave.

The Holiday Schedule is posted on the Human Resources website, www.okstate.edu/osu_per/holidaysch.htm.

OSU will provide reasonable accommodation for employees who request time off to observe religious holidays on regularly scheduled work days. To avoid disruption to normal work schedules, employees must request leave in writing to the department head at least one week in advance. Employees will use annual leave, comp time or leave without pay, as appropriate, for the time requested. Time off will be granted unless such leave would cause undue hardship to the department.

Coral White Receives Prestigious Pinnacle Award

Coral White, Immediate Past-President of the *Stillwater Area Human Resource Association* (SAHRA), a chapter of the *Society for Human Resource Management* (SHRM), received the prestigious Pinnacle Award on behalf of SAHRA.

The Pinnacle Award, awarded to only eight chapters and one state council, recognizes excellence in human resource management. It is the most prestigious chapter and state council award offered by SHRM, which represents more than 210,000 human resource professionals around the world.

Coral White is a Communications Specialist in Human Resources.